

Information to identify the case:

Debtor 1

Panos Papadopoulos Seretis

Social Security number or ITIN xxx-xx-6449

EIN --_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Southern District of New York

Case number: 18-11852-jlg

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Panos Papadopoulos Seretis

5/31/19

By the court: James L. Garrity Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Pg 3 of 4
 United States Bankruptcy Court
 Southern District of New York

In re:
 Panos Papadopoulos Seretis
 Debtor

Case No. 18-11852-jlg
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-1

User:
 Form ID: 318

Page 1 of 2
 Total Noticed: 32

Date Rcvd: May 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2019.

db
 7358953 +Panos Papadopoulos Seretis, 162 W 54th Street, 10D, New York, NY 10019-5326
 7369597 AAdvantage, P.O. Box 13337, Philadelphia, PA 19101-3337
 7358955 BMW of North America, LLC, 300 Chestnut Ridge Road, Wodcliffe Lake, NJ 07677-7731
 7358958 Black Card, P.O. Box 13337, Philadelphia, PA 19101-3337
 7372602 +Dimitrios Oikonomopoulos, 129-19 7th Ave, College Point, NY 11356-1305
 7372603 +Dimitrios Oikonomopoulos, 38-22 Crescent St, 1st Fl, Queens, NY 11101-3618
 7507746 +Ioanis Bonikos, 24-03 Ditmars Blvd. Apt 2R, Queens, NY 11105-3357
 7369605 +M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
 +New York City Department of Health & Mental Hygien, 42-09 28th St,
 Long Island City, NY 11101-4130
 7372604 +Rigel Shaholli, 1875 Harman St, Queens, NY 11385-1552
 7358960 +Rigel Shaholli, 32 Broadway, Suite 1818, New York, NY 10004-1618
 7372865 +Varacalli & Hamra, LLP, Attn: Douglas Varacalli, 32 Broadway, Ste 1818,
 New York, NY 10004-1618
 7369610 +W54-7 LLC., 2207 Coney Island Avenue, Brooklyn, NY 11223-3331
 7369611 +Westside GI, P.O. Box 28166, New York, NY 10087-8166
 7358961 +Yannis Bonikos, 2403 Ditmars Blvd, Apartment 2R, Astoria, NY 11105-3357

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
 7358954 +EDI: AISACG.COM May 31 2019 23:48:00 BMW Financial Services, AIS Portfolio Services, LP,
 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
 EDI: AMEREXPR.COM May 31 2019 23:48:00 American Express, P.O. Box 1270,
 Newark, NJ 07101-1270
 7499166 EDI: BECKLEE.COM May 31 2019 23:48:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 7366968 +EDI: AISACG.COM May 31 2019 23:48:00 BMW Financial Services NA, LLC,
 AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept APS, Oklahoma City, OK 73118-7901
 7463339 +EDI: AISACG.COM May 31 2019 23:48:00 BMW Financial Services NA, LLC,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 7358956 EDI: CAPITALONE.COM May 31 2019 23:48:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 7466226 +EDI: AIS.COM May 31 2019 23:48:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 7358957 EDI: CHASE.COM May 31 2019 23:48:00 Chase, P.O. Box 15123, Wilmington, DE 19850-5123
 7358959 EDI: DISCOVER.COM May 31 2019 23:48:00 Discover, P.O. Box 71084,
 Charlotte, NC 28272-1084
 7456297 EDI: DISCOVER.COM May 31 2019 23:48:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 7369603 E-mail/Text: camanagement@mtb.com May 31 2019 19:44:31 M&T Bank, P.O. Box 62014,
 Baltimore, MD 21264-2014
 7460135 E-mail/Text: nys.dtf.bncnotice@tax.ny.gov May 31 2019 19:44:47
 New York State Department of Taxation & Finance, Bankruptcy Section, P O Box 5300,
 Albany New York 12205-0300
 7369672 +EDI: PRA.COM May 31 2019 23:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 7506063 +EDI: RESURGENT.COM May 31 2019 23:48:00 PYOD, LLC, Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008
 7369606 +E-mail/Text: BankruptcyMail@questdiagnostics.com May 31 2019 19:44:58 Quest Diagnostics,
 500 Plaza Drive, Secaucus, NJ 07094-3656
 7369608 EDI: RMSC.COM May 31 2019 23:48:00 Synchrony Bank, P.O. Box 960061,
 Orlando, FL 32896-0061
 7369609 EDI: AISTMBL.COM May 31 2019 23:48:00 T-Mobile, P.O. Box 742596,
 Cincinnati, Ohio 45274-2596

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Dimitrios Oikonomopoulos, 38-22 crescent St, 1st Fl, Queens
 cr Financial Services Vehicle Trust
 unk Ioanis Bonikos, 24-03 Ditmars Blvd, Apt 2R, Astoria
 unk Rigel Shaholli, 1875 Harman St, Ridgewood
 7369600 Dimitrios Oikonomopoulos
 7369607 Rigel Shaholli
 7440034 Varacalli & Hamra LLP, 32 Broadway NY NY 10004 Sui
 7369612 Yanni Bonikos
 7369594* Aadvantage, P.O. Box 13337, Philadelphia, PA 19101-3337
 7369595* American Express, P.O. Box 1270, Newark, NJ 07101-1270
 7369596* Black Card, P.O. Box 13337, Philadelphia, PA 19101-3337
 7369598* +Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
 7369599* Chase, P.O. Box 15123, Wilmington, DE 19850-5123
 7369601* Discover, P.O. Box 71084, Charlotte, NC 28272-1084

TOTALS: 8, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0208-1

User:
Form ID: 318

Page 2 of 2
Total Noticed: 32

Date Rcvd: May 31, 2019

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2019 at the address(es) listed below:

Abraham Hamra on behalf of Plaintiff Dimitrios Oikonomopoulos ahamra@svhllp.com
Anthony R Portesy on behalf of Creditor Dimitrios Oikonomopoulos aportesy@vhllp.com
Douglas Varacalli on behalf of Creditor Dimitrios Oikonomopoulos
Douglas.Varacalli.Esq@gmail.com, Douglas.Varacalli.Esq@gmail.com
John M Dubuc on behalf of Creditor BMW Financial Services jdubuc@schillerknapp.com,
ahight@schillerknapp.com; kcollins@schillerknapp.com; bfisher@schillerknapp.com; Tshariff@schillerknapp.com
Katherine R. Catanese on behalf of Debtor Panos Papadopoulos Seretis kcatanese@foley.com
Robert A. Wolf on behalf of Trustee Robert L. Geltzer rwolf@tarterkrinsky.com,
snobles@tarterkrinsky.com; jseitllari@tarterkrinsky.com
Robert L. Geltzer trustee@geltzerlaw.com, mbruh@geltzerlaw.com; rgeltzerso@ecf.axosfs.com
United States Trustee USTPRegion02.NYECF@USDOJ.GOV

TOTAL: 8